



THE COMMUNICATOR

Grant County Employee Newsletter

Volume 11, Issue 5
(Special Open Enrollment Issue),
October 31, 2013

Open Enrollment

In this SPECIAL issue...

Beneficiary Designation
EBC Flex
Health Insurance
• 2014 Cost
• Plan Comparison

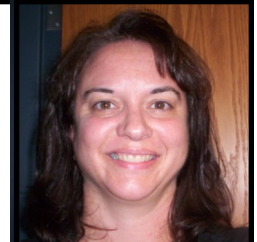
Dental Insurance
CHIP
Voluntary Benefits Visit Schedule

It's that time of year again... time to make changes for 2014

This newsletter contains the 2014 health and dental insurance costs, the Voluntary Benefits Visit schedule, some important reminders, and the CHIP notice we are required to distribute annually.

Please use the attached packet to make flex enrollment and dental / health insurance decisions for 2014. We have also included Summary of Benefits and Coverage reports that the health insurance companies are mandated to distribute annually so you can compare plans during open enrollment.

Please let me know if you need any assistance in completing your paperwork.



Dawn Mergen
Personnel Specialist

Beneficiary Designation

The following County benefit programs have beneficiary designations:

- State of WI Retirement System (Employee Trust Funds); call 877-533-5020
- AXA Deferred Compensation (Voluntary Retirement Savings); contact Kathy Berrong (414)278-1519
- Nationwide Deferred Compensation (Voluntary Retirement Savings); contact Bill Barnes (608)358-4821
- Wisconsin Deferred Compensation (Voluntary Retirement Savings); contact Ben Genz (608)241-6604
- Life Insurance (\$10,000 term policy paid for by Grant County); contact Dawn Mergen (608)723-2540

Do you know if you have designated a beneficiary or if your designation is current?

Above you will see a contact person / phone number to call to verify your beneficiary designation.

General guidelines for choosing a life insurance beneficiary: If the money needs to be used to pay bills, then you need to designate an adult that you trust to use the money in this way or you may designate your Estate, or a Trust as the beneficiary. If you want the money to be a gift, then you can designate it to an adult, a minor child, or a charitable organization. If you designate a minor child, payment is made to an official guardian of the minor's financial estate or held until the child is no longer a minor. You also should choose a secondary beneficiary to receive the money if your primary beneficiary passes away before you or at the same time that you do.

Anyone wishing to have a specific subject discussed in a future newsletter may contact Joyce Roling at 723-2045.

Do you have money left in your flex account?

Remember with healthcare and daycare flex you **USE IT OR LOSE IT**. You must request reimbursement before March 31st, 2014 for your 2013 healthcare and daycare flex election balances. Contact EBC or the County's Personnel Office if you have questions.



EBC: (800)346-2126 or www.ebcflex.com

Grant County Personnel: (608)723-2540 or dmergen@co.grant.wi.gov

EBC Flex (BESTflex)

EBC Flex is an IRS Section 125 plan that allows you to pay certain qualifying insurance, medical and dependent care expenses before taxes.

Each employee can flex a maximum of \$5,000 for daycare and \$2,500 for healthcare.

You must complete a flex form for 2014 to continue participating in the Healthcare and/or Daycare flex program.

The plan can increase your monthly spendable income by reducing the amount of money your employer withholds from your paycheck for taxes. You get to keep the amount your employer no longer withholds.

Without the plan, your tax withholdings are figured on your gross income. With the plan, your tax withholdings are figured on your income after your medical expenses or day care expenses are deducted.

Approximately \$30 in taxes can be saved for every \$100 you run through the plan.

Most employees use this to pay for their share of the group health insurance premium.

Examples of other uses: Vision correction, dental work, prescription drug co-pays, health insurance deductibles, and day care expenses.

Reminder: You may not want to flex money for the entire \$500/\$1,000 County health insurance deductible if you have a rollover balance or anticipate having one in 2014. The eligible part of your rollover is automatically given to you for payment of your share of the deductible. Please contact the Personnel Department with any questions (723-2540).

The County pays the Administration Fee, so it will cost you nothing extra to flex your expenses.

USE IT OR LOSE IT; be conservative

Health Insurance

The monthly premium (cost) of health insurance has increased for 2014. Below you will find the entire monthly cost and the full-time employee's share of the cost.

DEAN HEALTH PLANS

(8.1% more than 2013)

	TOTAL COST	EMPLOYEE SHARE *
SINGLE	\$ 577.84	\$ 28.88
FAMILY	\$1,646.84	\$ 247.02
EMP/SP	\$1,213.46	\$ 182.02
EMP/CH	\$1,097.90	\$ 164.68

MEDICAL ASSOCIATES

(14.7% more than 2013)

	TOTAL COST	EMPLOYEE SHARE *
SINGLE	\$ 546.39	\$ 27.32
FAMILY	\$1,267.63	\$ 190.14
EMP/SP	\$1,147.44	\$ 172.12
EMP/CH	\$ 983.49	\$ 147.52

* Note: County and Employee shares of health insurance are pro-rated for regular part-time employees.

Annual deductible remains \$2,000/\$4,000. Member pays the first \$500 per person, but no more than \$1,000 per family. County pays the remainder of the deductible.

Major Plan Differences:

	<u>Medical Associates Health Plans</u>	<u>Dean Health Plan</u>
Primary Physician	Not necessary	Required
Coverage Area	Parts of Iowa, Illinois & Wisconsin	Southern WI & Dubuque
Specialists	Dubuque, Iowa City, & UW Madison	Madison – St. Mary's
Eye Wear Coverage	Partially covered	None
Wellness Program	None	Living Healthy Program
County's Share of the Deductible	TPA* pays the provider	TPA* reimburses the member
Hearing Aide Coverage	Only for children	All Members

*TPA: Third Party Administrator; a company that keeps track of who needs to pay towards the deductible (employee or County); also maintains HRA Rollover balances and payments. Medical Associates uses Health Choices. Dean uses EBC.

Reminder: Adult children are allowed to be on your health insurance coverage up to age 26 regardless of their marital status or student status.

Contact the County's Personnel Office (723-2540) before November 29th to change health insurance carriers.

The 2014 group Master Contracts will be available online through the insurance carrier's website.

METLIFE DENTAL INSURANCE



	<u>LOW (5.6% less than 2013)</u>		<u>HIGH (12.2% less than 2013)</u>	
	TOTAL COST	FLEX AMOUNT PER PAYCHECK	TOTAL COST	FLEX AMOUNT PER PAYCHECK
EMPLOYEE ONLY	\$ 29.46	\$ 14.73	\$ 40.06	\$ 20.03
EMPLOYEE + 1	\$ 59.64	\$ 29.82	\$ 81.28	\$ 40.64
EMPLOYEE + 2 OR MORE	\$ 100.50	\$ 50.25	\$ 135.94	\$ 67.97

Voluntary—100% Employee Paid

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 1-866-444-EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of July 31, 2012. You should contact your State for further information on eligibility –

WISCONSIN—Medicaid

Website: <http://www.badgercareplus.org/pubs/p-10095.htm>

Phone: 1-800-362-3002

IOWA—Medicaid

Website: www.dhs.state.ia.us/hipp/

Phone: 1-888-346-9562

To see if any more States have added a premium assistance program since July 31, 2012, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137 (expires 09/30/2013)



Voluntary Benefits Visit Schedule

Grant County allows benefit eligible employees to make changes or sign up for the following voluntary benefit plans during periodic open enrollment periods. Below are each plan's contact information and a schedule showing when they will be in Lancaster to assist you.

Representative Information

Supplemental Insurance (cancer, disability, etc.)

Aflac; Linda Hudson-Bull (608)348-5650 (Changes/Enrollments are effective January 1, 2014)

Platinum; Desiree Gremmel (563)557-2504 (Enrollments may be done at any time)

Deferred Compensation (retirement savings) (Enrollments/Changes may be made at any time)

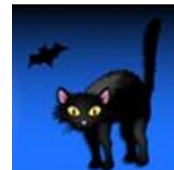
AXA Advisors; Kathy Berrong (414)278-1519

Nationwide Retirement Solutions; Bill Barnes (608)358-4821

Wisconsin Deferred Compensation; Ben Genz (608)241-6604

Meeting Locations/Times/Dates

(no appointment required; meetings take about 15 minutes)



Aflac

Contact the Personnel Office if you are interested in meeting with someone from Aflac

Wisconsin Deferred Compensation

November 4, 2013

9:00 a.m. to 10:30 a.m. at the Administration building (Conference Room 266)

11:00 a.m. to 12:15 p.m. at the Community Services building (Social Services Conference Room)

12:45 p.m. to 2:00 p.m. at Orchard Manor (Conference Room 104)

2:30 p.m. to 3:30 p.m. at the Highway Office

Nationwide Retirement Solutions

December 19, 2013

9 a.m. to 10:30 a.m. at the Community Services building (Social Services Conference Room)

11 a.m. to 12:15 p.m. at the Administration building (Conference Room 266)

12:45 p.m. to 2 p.m. at Orchard Manor (Conference Room 104)

2:30 p.m. to 3:30 p.m. at the Highway Office

AXA Advisors

Contact the Personnel Office if you are interested in meeting with someone from AXA Advisors

Platinum

Contact the Personnel Office if you are interested in meeting with Desiree from Platinum

Feel free to contact the Grant County Personnel Office with questions regarding voluntary benefits. (608)723-2540